

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION

In re: KEVIN J. STIMPFEL § Case No. 5:14-bk-05927
JANET M. CREEGAN §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/29/2014.
- 2) The plan was confirmed on 06/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/23/2019.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,747.00.
- 10) Amount of unsecured claims discharged without full payment: \$53,237.82.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 29,116.00
Less amount refunded to debtor(s)	\$ 376.00
NET RECEIPTS	\$ 28,740.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,744.60
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 5,744.60
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
RANDALL W. TURANO, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
NBT BANK NA	Sec	1,665.48	1,218.29	0.00	0.00	0.00
NBT BANK NA	Sec	1,753.47	1,284.24	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,364.10	2,364.10	1,089.26	0.00
BANK OF AMERICA	Uns	979.00	1,071.03	1,071.03	493.48	0.00
PENNYMAC HOLDINGS LLC	Sec	0.00	NA	NA	0.00	0.00
BASS & ASSOCIATES	Uns	1,413.00	1,574.16	1,574.16	725.30	0.00
BASS & ASSOCIATES	Uns	0.00	849.24	849.24	391.29	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	5,056.00	5,281.02	5,281.02	2,433.24	0.00
ECAST SETTLEMENT CORP	Uns	13,513.00	14,032.55	14,032.55	6,465.53	0.00
CREDIT FIRST	Uns	0.00	443.66	443.66	204.42	0.00
BECKET & LEE	Uns	4,201.00	4,398.76	4,398.76	2,026.74	0.00
QUANTUM3 GROUP, LLC	Uns	419.00	463.32	463.32	213.47	0.00
EMERG CARE SERV OF PA PC	Uns	536.00	536.00	536.00	246.96	0.00
PORTFOLIO RECOVERY	Uns	2,951.00	3,108.70	3,108.70	1,432.34	0.00
PORTFOLIO RECOVERY	Uns	1,446.00	1,483.57	1,483.57	683.55	0.00
PORTFOLIO RECOVERY	Uns	2,231.00	2,184.00	2,184.00	1,006.29	0.00
PORTFOLIO RECOVERY	Uns	492.00	527.72	527.72	243.14	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
WILDERNESS ACRES POA	Sec	420.00	420.00	420.00	420.00	0.00
PENNYMAC HOLDINGS LLC	Sec	0.00	220,751.55	4,920.39	4,920.39	0.00
CAPITAL ONE	Uns	782.00	NA	NA	0.00	0.00
CHASE	Uns	5,383.00	NA	NA	0.00	0.00
CHASE	Uns	6,688.00	NA	NA	0.00	0.00
CREDIT FIRST	Uns	388.00	NA	NA	0.00	0.00
KOST TIRE & AUTO SERVICE	Uns	388.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	10,175.00	NA	NA	0.00	0.00
TRACTOR SUPPLY	Uns	1,870.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	6,365.00	NA	NA	0.00	0.00
EMERGENCY CARE SERVICE OF PA	Uns	536.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,920.39	\$ 4,920.39	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 420.00	\$ 420.00	\$ 0.00
TOTAL SECURED:	\$ 5,340.39	\$ 5,340.39	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 38,317.83	\$ 17,655.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,744.60
Disbursements to Creditors	\$ 22,995.40
TOTAL DISBURSEMENTS:	\$ 28,740.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/11/2020

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.